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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/667,440	09/22/2000	Makoto Kurihara	000583	9375
23850	7590	12/01/2004		EXAMINER
ARMSTRONG, KRATZ, QUINTOS, HANSON & BROOKS, LLP			ZEENDER, FLORIAN M	
1725 K STREET, NW			ART UNIT	PAPER NUMBER
SUITE 1000				
WASHINGTON, DC 20006			3627	

DATE MAILED: 12/01/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.	KURIHARA ET AL.
09/667,440	
Examiner F. Ryan Zeender	Art Unit 3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
  - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
  - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
  - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) Responsive to communication(s) filed on 08 September 2004.  
2a) This action is FINAL.                    2b) This action is non-final.  
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) Claim(s) 2 and 4-6 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
5) Claim(s) \_\_\_\_\_ is/are allowed.  
6) Claim(s) 2 and 6 is/are rejected.  
7) Claim(s) 4 and 5 is/are objected to.  
8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) The specification is objected to by the Examiner.  
10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) All    b) Some \* c) None of:  
1. Certified copies of the priority documents have been received.  
2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- 1) Notice of References Cited (PTO-892)  
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) Notice of Informal Patent Application (PTO-152)  
6) Other: \_\_\_\_\_

## DETAILED ACTION

### ***Claim Rejections - 35 USC § 103***

Claims 2 and 6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wagner '908.

Wagner discloses a first transaction over a private line (see for example Col. 6, line 63 through Col. 7, line 35); a second transaction over the Internet (see for example Col. 6, lines 43-63); a controller (i.e., "command") for controlling to perform the first and second transactions (See for example Col. 6, lines 17-36).

Wagner lacks the specifics of an operating unit enabling the user to select either the first transaction or the second transaction.

It would have been an obvious design choice to one of ordinary skill in the art at the time of the invention to modify Wagner to enable the user to select either the first or second transaction, in order to allow the user to select which method of PAYMENT is most convenient and secure for him/her in order to "improve the security of the data transmission" (See Wagner Col. 7, line 17).

Re claim 2: It is an obvious design choice as to which line is used for relatively high and low security.

### ***Allowable Subject Matter***

Claims 4 and 5 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

### ***Response to Arguments***

Applicant's arguments filed 9/8/2004 have been fully considered but they are not persuasive.

On page 7 of the response, the applicant argues that Wagner does not teach "an operating unit for enabling the user to select either said first transaction or said second transaction". The Examiner has agreed with the applicant in the rejection above, but has stated that this limitation would have been an obvious design choice for the reasons described above. The applicant has not argued that the Office's use of a design choice is in some way incorrect and therefore the rejection is maintained.

The applicant does argue that his invention is an "automatic transaction apparatus", however this limitation is not found in the claims. The claim states "an automated transaction apparatus" which limitation is met by the prior art.

The applicant further argues that Wagner has no function regarding the withdrawal transaction. However, when interpreted broadly, Wagner does teach the withdrawal transaction limitation in that funds are "withdrawn" from the consumer's account during payment.

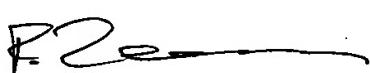
### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to F. Ryan Zeender whose telephone number is (703) 308-8351. The examiner can normally be reached on Monday-Friday, 8am-5pm.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bob Olszewski can be reached on (703) 308-5183. The receptionist's phone number for the Technology center is (703) 308-1113. The fax number for after-final communications is (703) 872-9327.

F. Zeender  
Patent Examiner, A.U. 3627  
November 29, 2004



11/27/04

**F. RYAN ZEENDER  
PRIMARY EXAMINER**